

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Jason Robert Siensa  
 Debtor

Case No. 11-15278-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Virginia  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Sep 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2016.

db +Jason Robert Siensa, 708 Johnston Street, Philadelphia, PA 19148-5057  
 cr +America's Servicing Co., MAC X7801-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 cr ECMC, P.O. Box 75906, St. Paul, MN 55175  
 cr +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Columbus, OH 43219-6009  
 12571095 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 12483936 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102)  
 12481041 +Bank of America, P.O. BOX 15019, Attn: Bankruptcy Dept., Wilmington, DE 19886-5019  
 12486970 +E-Loan Inc., c/o SST, Inc., J Ward Halliday & Assoc, 501 Elm Street, ste400,  
 Dallas, TX 75202-3392  
 12618859 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 12481043 EMC Mortgage, P.O. BOX 619063, Attn: Bankruptcy Dept., Dallas, TX 75261-9063  
 12481044 +HSBC Bank USA, 3476 Stateview Blvd., MAC #X7801-013, Attn: Bankruptcy Dept.,  
 Fort Mill, SC 29715-7203  
 12512708 +HSBC Bank USA, National Association, as Trustee f, c/o Kimberly A. Bonner, Esq.,  
 Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101,  
 Mountainside, NJ 07092-2315  
 12513630 JPMorgan Chase Bank, N.A., c/o Beth L. Slaby, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 12513629 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7302, Columbus, OH 43219-6009  
 12481045 +Joel Ackerman, Esquire, P.O. BOX 650, Hershey, PA 17033-0650  
 12481046 +MICHAEL A. LATZES, ESQUIRE, 1528 Walnut St., Suite 700, Philadelphia, PA 19102-3607  
 12502866 +PHH Mortgage Corporation, c/o PHELAN HALLINAN & SCHMIEG, LLP,  
 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103-1823  
 12481047 +Phelan Hallinan & Schmieg, 1617 J.F.K. Blvd., Suite 1400, One Penn Center Plaza,  
 Philadelphia, PA 19103-1823  
 12481050 Scott A. Dietterick, Esquire, 200 Sheffield Street, Suite 301, P.O. BOX 1024,  
 Mountainside, NJ 07092-0024  
 12481053 +Wells Fargo, P.O. BOX 6412, Attn: Bankruptcy Dept., Carol Stream, IL 60197-6412  
 12487304 +Wells Fargo Card Services, c/o Recovery Department, P.O. Box 9210,  
 Des Moines, IA 50306-9210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Sep 17 2016 02:09:14 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2016 02:07:54  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 17 2016 02:08:42 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +Fax: 866-311-5818 Sep 17 2016 02:17:07 E-Loan Inc., c/o SST Inc., 4315 Pickett Road,  
 St. Joseph, MO 64503-1600  
 cr E-mail/PDF: gecscdi@recoverycorp.com Sep 17 2016 02:03:53 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 cr E-mail/Text: bkdepartment@rtresolutions.com Sep 17 2016 02:08:30 Real Time Resolutions Inc.,  
 1750 Regal Row Ste 120, PO Box 36655, Dallas, TX 75235  
 12487469 +E-mail/Text: mrdiscen@discover.com Sep 17 2016 02:06:53 Discover Bank,  
 DB Servicing Corporation, POB 3025, New Albany Ohio 43054-3025  
 12481042 E-mail/Text: mrdiscen@discover.com Sep 17 2016 02:06:53 Discover Card, P.O. BOX 15192,  
 Attn: Bankruptcy Dept., Wilmington, DE 19850-5192  
 12485768 +Fax: 866-311-5818 Sep 17 2016 02:17:07 E-Loan Inc, c/o SST Inc., 4315 Pickett Road,  
 St. Joseph, Missouri 64503-1600  
 12487578 +Fax: 866-311-5818 Sep 17 2016 02:17:07 E-Loan, Inc.,  
 c/o Systems & Services Technologies, Inc, 4315 Pickett Road, Bankruptcy Department,  
 St. Joseph, Missouri 64503-1600  
 12624340 E-mail/Text: bkdepartment@rtresolutions.com Sep 17 2016 02:08:30  
 Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste #150, PO Box 36655,  
 Dallas Texas 75247  
 13074666 E-mail/PDF: rmscedi@recoverycorp.com Sep 17 2016 02:04:38  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 12481049 E-mail/PDF: pa\_dc\_claims@navient.com Sep 17 2016 02:03:22 Sallie Mae, P.O. BOX 9500,  
 Attn: Bankruptcy Dept., Wilkes Barre, PA 18773-9500  
 12574924 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 17 2016 02:04:37 Sallie Mae Pc Trust,  
 c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
 12515344 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 17 2016 02:04:38 Sallie Mae Trust,  
 c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
 12606262 E-mail/Text: bankruptcy@td.com Sep 17 2016 02:08:17 TD Banknorth, N.A.,  
 Two Portland Square, P.O. Box 9540, Attn: Bankruptcy Dept., Portland, ME 04112-9540  
 12481052 E-mail/Text: bankruptcy@td.com Sep 17 2016 02:08:17 TD Bank, P.O. BOX 9547,  
 Attn: Bankruptcy Dept., Portland, ME 04112-9547

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Form ID: 138NEW

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Sep 16, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
12481048 ##+PHH Mortgage, 2001 Bishops Gate Blvd., Attn: Bankruptcy Dept.,  
Mount Laurel, NJ 08054-4604  
12481051 ##Systems & Services Technology, 4315 Pickett Road, P.O. BOX 790079,  
Saint Louis, MO 63179-0079

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2016 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Federal National Mortgage Association paeb@fedphe.com  
ANDREW SPIVACK on behalf of Creditor PHH Mortgage Corporation paeb@fedphe.com  
ANN E. SWARTZ on behalf of Creditor E-Loan, c/o Systems & Services Technologies, Inc.  
ecfmail@mwc-law.com, ecfmail@mwc-law.com  
BETH L. SLABY on behalf of Creditor JPMorgan Chase Bank, N.A. bslaby@clarkhill.com,  
aporter@clarkhill.com;wprice@clarkhill.com  
BRIAN M. KILE on behalf of Creditor JPMorgan Chase Bank, N.A. bkile@grenenbirsic.com,  
mcpupec@grenenbirsic.com  
D. TROY SELLARS on behalf of Creditor PHH Mortgage Corporation D.Troy.Sellars@usdoj.gov  
JOSHUA ISAAC GOLDMAN on behalf of Creditor E-Loan, c/o Systems & Services Technologies, Inc.  
bkggroup@kmlawgroup.com, bkggroup@kmlawgroup.com  
KIMBERLY A. BONNER on behalf of Creditor HSBC Bank USA, National Association, as Trustee for  
Nomura Asset Acceptance Corporation Mortgage Pass Through Certificates Series 2006-AP1  
amps@manleydeas.com  
KIMBERLY A. BONNER on behalf of Creditor Wells Fargo Bank, N.A. amps@manleydeas.com  
KIMBERLY A. BONNER on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION  
amps@manleydeas.com  
MICHAEL A. LATZES on behalf of Debtor Jason Robert Siensa efiling@mlatzes-law.com  
MICHAEL A. LATZES on behalf of Plaintiff Jason Robert Siensa efiling@mlatzes-law.com  
PETER J. MULCAHY on behalf of Creditor PHH Mortgage Corporation paeb@fedphe.com  
PETER J. MULCAHY on behalf of Creditor Federal National Mortgage Association paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 16

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Jason Robert Siensa  
Debtor(s)

Bankruptcy No: 11-15278-elf  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 9/16/16